

Information to identify the case:

Debtor 1 **Reinaldo Diego Robles**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-33244-KRH**

Social Security number or ITIN **xxx-xx-2326**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 6/19/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Reinaldo Diego Robles	
2. All other names used in the last 8 years		
3. Address	3709 Seasons Lane Richmond, VA 23223	
4. Debtor's attorney Name and address	Scott Wilder Carpenter New Day Legal, PLLC 8609 Mayland Drive Richmond, VA 23294	Contact phone 804-997-7395 Email: scott@newdaylegal.com
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: peter.barrett@kutakrock.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: June 20, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 29, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: September 27, 2019 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Reinaldo Diego Robles
 Debtor

Case No. 19-33244-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 309A

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 Total Noticed: 42

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db +Reinaldo Diego Robles, 3709 Seasons Lane, Richmond, VA 23223-1686
 14906786 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
 14906785 +Citibank, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14906787 +Citibank North America, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14906789 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14906799 +Neurologic Assoc., Inc., 7301 Forest Ave., Ste. 302, Richmond, VA 23226-3700
 14906800 Neurological Associates, PO Box 668, Brentwood, TN 37024-0668
 14906812 +Virna L. Vilato, 3709 Seasons Lane, Richmond, VA 23223-1686

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: scott@newdaylegal.com Jun 21 2019 03:43:53 Scott Wilder Carpenter, New Day Legal, PLLC, 8609 Mayland Drive, Richmond, VA 23294

tr +EDI: QPJBARRETT.COM Jun 21 2019 07:08:00 Peter J. Barrett, Kutak Rock LLP, 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
 14906779 +E-mail/Text: support@bullcityfinancial.com Jun 21 2019 03:47:53 Bull City Financial Solutions, 2609 North Duke Street, Suite 500, Durham, NC 27704-0015
 14906780 +E-mail/Text: support@bullcityfinancial.com Jun 21 2019 03:47:53 Bull City Financial Solutions, 2609 N Duke St Ste 500, Durham, NC 27704-0015
 14906782 EDI: CAPITALONE.COM Jun 21 2019 07:08:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-0000
 14906781 +EDI: CAPITALONE.COM Jun 21 2019 07:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14906783 +EDI: CHASE.COM Jun 21 2019 07:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 14906784 +EDI: CHASE.COM Jun 21 2019 07:08:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 14906788 +EDI: CITICORP.COM Jun 21 2019 07:08:00 Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
 14906790 +EDI: CITICORP.COM Jun 21 2019 07:08:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 14906778 +E-mail/Text: bkr@taxva.com Jun 21 2019 03:47:33 Commonwealth of Virginia, P.O. Box 2156, Richmond, VA 23218-2156
 14906792 +EDI: RCSFNBMARIN.COM Jun 21 2019 07:08:00 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
 14906791 +EDI: RCSFNBMARIN.COM Jun 21 2019 07:08:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 14908476 EDI: IRS.COM Jun 21 2019 07:08:00 DEPARTMENT OF THE TREASURY - IRS, INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
 14906793 EDI: DISCOVER.COM Jun 21 2019 07:08:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850-0000
 14906794 EDI: DISCOVER.COM Jun 21 2019 07:08:00 Discover Financial, Po Box 15316, Wilmington, DE 19850-0000
 14906796 +EDI: AMINFOFP.COM Jun 21 2019 07:08:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 14906795 +EDI: AMINFOFP.COM Jun 21 2019 07:08:00 First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 14906797 +E-mail/Text: cashiering-administrationservices@flagstar.com Jun 21 2019 03:47:43 Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
 14906798 +E-mail/Text: cashiering-administrationservices@flagstar.com Jun 21 2019 03:47:43 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
 14906802 +EDI: STF1.COM Jun 21 2019 07:08:00 Suntrust Bank, Po Box 85526, Richmond, VA 23285-5526
 14906801 +EDI: STF1.COM Jun 21 2019 07:08:00 Suntrust Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
 14906804 +EDI: STF1.COM Jun 21 2019 07:08:00 Suntrust Bk, Po Box 85526, Richmond, VA 23285-5526
 14906803 +EDI: STF1.COM Jun 21 2019 07:08:00 Suntrust Bk, Attn: Bankruptcy, PO Box 85092, Richmon, VA 23285-5092
 14906805 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 14906806 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
 14906807 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14906808 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
 14906809 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14906810 +EDI: RMSC.COM Jun 21 2019 07:08:00 Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
 14906811 +E-mail/Text: bkr@taxva.com Jun 21 2019 03:47:34 Virginia Dept. of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
 14906813 +EDI: WFFC.COM Jun 21 2019 07:08:00 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

District/off: 0422-7

User: smithla
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Jun 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14906814	EDI: WFFC.COM Jun 21 2019 07:08:00	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti,
	Des Moines, IA 50306-0000	
14906815	+EDI: WFFC.COM Jun 21 2019 07:08:00	Wells Fargo Dealer Services, P.O. Box 1697,
	Winterville, NC 28590-1697	

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14906777* +IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett peter.barrett@kutakrock.com,
charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Scott Wilder Carpenter on behalf of Debtor Reinaldo Diego Robles scott@newdaylegal.com,
carpentersr49876@notify.bestcase.com;rhonda@newdaylegal.com;christy@newdaylegal.com;robin@newdayl
egal.com

TOTAL: 3